

DUAL COVERAGE PROCEDURES (INFANTS AND TODDLERS WITH MEDICAID AND PRIVATE INSURANCE)

As a condition of eligibility for Medicaid, families agree that Medicaid will be the payor of last resort. When families apply for Medicaid, they sign a “Third Party Liability Health Insurance” form (PA-40). In order to comply with state and federal Medicaid regulations, the Commission began on June 15, 2002, to bill private insurance for KEIS services provided to children who are dually covered. This policy is addressed under 911 KAR 2:200E Coverage and Payment for Kentucky Early Intervention Program Services.

The Commission has entered into a contract with a vendor to process private insurance claims for First Steps children who are dually eligible. **No action is required on the part of families nor is there any additional cost to the family as First Steps will pay insurance co-pays and deductibles.** If the insurance company denies the claim, it will be automatically submitted to Medicaid.

By billing private insurance, the Commission is complying with the law. And, the Medicaid funding allows us to continue providing developmental services to Kentucky’s infants and toddlers and their families.

ACTIONS REQUIRED BY THE SERVICE COORDINATOR

As a service coordinator, there are several actions that must occur on your part in order for the system to operate smoothly. These procedures are:

1. Remind families that when they applied for Medicaid, they signed an agreement with the Department for Community Based Services (DCBS) authorizing their insurance to be billed first.
2. Remind families of their responsibility under that agreement to promptly notify (within ten days) DCBS of any changes in their insurance status.
3. The Initial Service Coordinator completes the First Steps Financial Information form, gives a copy to the family’s Primary Service Coordinator, and saves the original in the child’s file.
4. In completing the Summary Sheet, the Service Coordinator will:
 - Explains this process to the Family and make sure that they understand there is no cost to them
 - Circle “yes” for Medicaid Eligibility
 - Provide the 10-digit Medicaid Identification Number
 - Circle “yes” to insurance coverage
 - Circle “no” about parents declining insurance coverage
 - Circle “F” for First Steps as payor source
5. The Commission will process all claims for private insurance and Medicaid for children who are dually eligible.
6. If there are questions, the Initial Service Coordinator or Primary Service Coordinator will be responsible for obtaining necessary information.
7. Families should be advised to contact their Service Coordinator if they have any changes in their Medicaid, private insurance, or other third party payor source.
8. If you need assistance, call: Alicia Dailey, First Steps Financial Case Manager at 502/595-4459, ext 316.